

UNITED STATES DEPARTMENT OF AGRICULTURE RURAL DEVELOPMENT · CALIFORNIA



USDA RURAL DEVELOPMENT

Committed to the future of rural communities



"Our economy is strong and growing. Unemployment is low; consumer confidence is high; incomes are rising; and opportunity is growing across America. This is no accident. It is the result of the hard work of the American people and pro-growth policies in Washington. When we unleash the entrepreneurial spirit of our country, there is no limit to what the American people can achieve or the hope and opportunity we can pass on to future generations."

George W. Bush, President of the United States



"If you are doing any kind of business in rural America—whether it's farm worker housing, health care, schools, child care, worker cooperatives in any field, or making use of our housing, community facilities and business programs—we can provide resources you can draw upon. We are eager to work with you. We know we can't stand still, and neither can you. Rural America is incredibly diverse. The rural economy is highly diversified. The world is changing. Your businesses—and our mission—change with it."

Charles F. Conner, Acting Secretary of Agriculture



"Our mission is to increase economic opportunity and improve the quality of life in rural communities. These, however, are things that inherently have to be built from the grassroots up. Our partners have the lead. We can't do this alone. We can provide loans, grants, and loan guarantees. We can provide technical support. But ultimately, we are the junior partner. Our role is to support the vision and initiative of rural entrepreneurs and community leaders. Even when we bring the checkbook, in the final analysis it is not our name on the door."

Thomas C. Dorr, Under Secretary, USDA Rural Development



"RURAL COMMUNITIES THAT CAN PROVIDE GOOD JOBS, QUALITY HEALTHCARE, AFFORDABLE HOUSING, AND FIRST-RATE SCHOOLS ARE GREAT PLACES TO LIVE."



"This is why USDA Rural Development invests in hospitals, day care centers, fire protection and first responders. It's why we strive to create new jobs, new businesses and new economic opportunities in rural areas. It's why we invest in water, sewer, electric, and telecommunications infrastructure. It's why we provide opportunities for families to move into their first home. We can help level the playing field to make rural America competitive in terms of quality of life and economic opportunity. That's the goal.

For the employees of USDA Rural Development California—and the hundreds of rural communities they serve—2007 was a year of tremendous achievement and progress. Working closely with entrepreneurs, community leaders, lenders, farmers, and families, our agency invested more than \$400 million in California's rural economies, roughly a 40% increase over the average annual investment of the late 1990s. Since President Bush took office,

USDA Rural Development has invested more than \$2.4 billion and created or saved more than 11,000 jobs in California's rural communities.

2007 was also a year of transition for USDA Rural Development California. Our agency realigned resources and consolidated seven offices to adapt to shifting demographics and economic conditions in rural California. With improved technology and increased focus on a portfolio approach to program delivery, I am confident this realignment will allow our agency to better serve our partners across the spectrum of program offerings.

USDA Rural Development is, fundamentally, an investment bank. We're not in the business of handouts. We're not in the business of bailouts. We are in the business of identifying communities and entrepreneurs who are showing initiative and charting their own course to a better future, and supporting these efforts in a way that maximizes the return on federal dollars. I welcome you to join us in these efforts, and I look forward to even greater achievements in 2008 and beyond."

Benjamin L. Higgins, State Director, USDA Rural Development

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BUSINESS & COOPERATIVES

USDA Rural Development Business & Cooperative Programs help rural business owners, entrepreneurs, and our nation's agriculturalists meet head-on the challenges of an intensely competitive, highly networked global economy while creating good jobs and sustainable opportunities for economic growth in rural America.



TOP Doctors and staff outside of Mee Memorial Hospital's King City facility. The hospital received a \$16.7 million guaranteed loan from USDA Rural Development; BOTTOM LEFT Paul Pflug, outside his Lathrop business with loan officer Laura Bunch from Pacific State Bank which originated the \$2.3 million loan guaranteed by USDA Rural Development; BOTTOM RIGHT USDA Rural Development California's guaranteed loans created or saved more than 3,400 jobs in 2007.

RURAL ENTREPRENEURSHIP

USDA Rural Development California was the nation's leader for Business & Industry (B&I) Guaranteed Loans in 2007, with over \$103 million provided to 50 different businesses including grocery stores, hotels, wineries, commercial lease facilities and veterinarian clinics. Among these was a \$2.3 million loan guarantee to Pflug Packaging in Lathrop, which provides repackaging services for several large companies for distribution and private labeling. Since the commitment of this guaranteed loan, originated by Pacific State Bank of Stockton, Pflug Packaging has been able to purchase new equipment that has increased their efficiency and net profits, expanded their customer base, and employed 10 additional workers. With help from USDA Rural Development Pflug Packaging has remained a stable employer of good paying jobs in the rural community of Lathrop.

The only hospital in a 60 mile radius, Mee Memorial serves a population of over 50,000 in the southern portion of Monterey County. Mee Memorial recently increased capacity of their facility to 123 beds, and needed long-term financing for this expansion, as well as refinancing for existing debt. USDA Rural Development staff worked together to obligate both B&I and Community Facilities (CF) guaranteed loans, originated by Pacific Valley Bank of Salinas. This joint effort created an extremely attractive financing package combining the best features of each program—a longer term and higher percentage guaranteed of the CF program and the debt restructuring the B&I program. The result was a \$16.7 million loan guarantee, which will ensure that residents of south Monterey County will have access to top-notch healthcare.

"This partnership between USDA Rural Development, Pacific Valley Bank and Mee Memorial Hospital is an excellent example of how groups with divergent missions can come together and effectively serve the public. Providing access to quality healthcare is essential to a strong community, and Mee's enhanced healthcare delivery in south Monterey County will be of great benefit to public welfare and economic development," said Congressman Sam Farr.



ECONOMIC DEVELOPMENT

USDA Rural Development strives to create new jobs, new businesses, and new economic opportunities in rural California by providing grants, loans and loan guarantees via a variety of programs, including the Rural Business Enterprise Grant (RBEG) program. In 2007, 25 RBEGs were awarded to a diverse array of organizations seeking to foster economic development in rural areas. In Siskiyou County, Jefferson Economic Development Institute (JEDI) received a \$45,000 RBEG for their "Small Business, Big Impact" program, allowing them to provide training and direct assistance to small and emerging businesses. JEDI expects the program will lead to job creation in an area with historically high poverty and unemployment rates.

California Citrus Mutual received a \$61,000 RBEG to fund the expansion of their weather system into Kern County, the fastest growing citrus region in the San Joaquin Valley. The system provides area citrus growers with accurate, real-time weather reports and on-line forecasts providing up-to-the-minute weather information for several micro-climates throughout the valley. This information helps growers better combat freezing temperatures, such as those which inflicted more than \$480 million worth of damage to California's citrus crop in January 2007.



LEFT Hundreds of damaged oranges are left on the ground after freezing temperatures devastated the California citrus industry in January 2007; CENTER Bob Blakely of California Citrus Mutual demonstrates the online weather system used by citrus growers to access real-time weather reports; RIGHT State Director Ben Higgins visits with local entrepreneurs at JEDI headquarters in Mt. Shasta to discuss issues faced by small business owners.



"In rural areas, there is no longer a one size fits all solution. For an economy to thrive, the infrastructure must work, the basic needs of citizens must be met, and businesses must thrive and grow and create jobs. USDA Rural Development is an agency that gets it!"

NANCY SWIFT, *Executive Director,*
Jefferson Economic Development Institute

CREATING JOBS + SUSTAINABLE OPPORTUNITIES

BUSINESS & COOPERATIVES

continued



LEFT Biogas captured from these cows at Fiscalini Farms in Modesto will be used to generate renewable energy with help from a \$500,000 USDA Rural Development grant. ABOVE State Director Ben Higgins and Congressman Dan Lungren present Steve Wilensky and Valerie Klinefelter of CHIPS with a check for their \$96,500 Rural Business Enterprise Grant.

ECONOMIC DEVELOPMENT CONTINUED

The rural community of West Point is home to the Calaveras Healthy Impact Product Solutions (CHIPS) Project, which received a \$96,500 RBEG in 2007. Funds will be used to take brush and small-diameter timbers from local forests and convert this waste into commercially viable wood products, such as landscaping chips and mulch. The project provides much needed jobs in an area which has been hit hard by the loss of local timber mills, and also clears hazardous fuel loads from surrounding forests.

AGRICULTURAL INNOVATION

Five California agricultural organizations received Value-Added Producer Grants (VAPG) totaling over \$1.4 million in 2007. Recipients use VAPG funds to establish value-added marketing opportunities for raw agriculture commodities. Sunsweet Growers, Inc., a grower-owned marketing cooperative of over 400 members headquartered in Yuba City, received a \$300,000 VAPG in 2007 to help with the introduction a new 'light' version of their "PlumSmart" plum juice product. Well-known for their dried plums, Sunsweet has long looked for ways to utilize plums too small for drying, and found plum juice to be a strong contender in the beverage isle. "With assistance from grants like these, Sunsweet Growers has been able to offer the highest quality dried plum products to our customers," said Sunsweet CEO Arthur Driscoll. "We look forward to the introduction of our latest product and appreciate the support we have received from USDA Rural Development."

RENEWABLE ENERGY

USDA Rural Development supports the efforts of farmers, ranchers and rural small businesses to save and produce renewable energy with the Section 9006 Renewable Energy Systems and Energy Efficiency Improvements Program. In 2007, Fiscalini Farms in Modesto received a \$500,000 renewable energy grant for the construction of an anaerobic digester system. The dairy will capture biogas from their herd of 1,500 cows and in turn will generate renewable energy in the form of electrical power and waste heat. Not only does this create a new use for agricultural waste, but it will help reduce the dairy's energy costs and consumption.



LEFT State Director Ben Higgins presents Sunsweet Growers, Inc. CEO Arthur Driscoll and Board of Directors Chairman Gary Thiara with a \$300,000 check for their Value-Added Producer Grant.

BUSINESS & COOPERATIVES—Fiscal Year 2007 Totals

PROGRAM	Loan Guarantee Amount	Direct Loan Amount	Grant Amount
Sec. 9006 Energy Efficiency Grants			\$500,000
Rural Cooperative Development Grants			\$193,805
Value-Added Producer Grants			\$1,447,210
Business & Industry Guaranteed Loans	\$103,296,100		
Rural Business Enterprise Grants			\$1,903,953
Rural Business Opportunity Grants			\$150,000
Intermediary Relending Program		\$1,000,000	
TOTAL			\$108,491,068

Chuck Clendenin, Program Director

COMMUNITY PROGRAMS

USDA Rural Development works as an investment bank for small rural communities, offering grants, loans and loan guarantees for water distribution, wastewater disposal and treatment, telecommunications and broadband access. Additional assistance allows these communities to construct, equip and renovate essential community facilities including schools, town halls, police and fire stations, healthcare centers and childcare facilities.



WATER & WASTE DISPOSAL

Many rural communities across the state struggle to provide adequate water and sewer services to residents, and most contend with soaring construction costs for new infrastructure. The City of Firebaugh was one such community. The city's water system could not adequately treat drinking water, storage tanks were corroding and filters were deteriorating. Firebaugh's wastewater system faced similar problems, including corrosion, deterioration and non-operation of pump stations and submersible pumps. USDA Rural Development was able to assist Firebaugh in 2007 by providing loans and grants totaling more than \$10 million for the rehabilitation and reconstruction of new water and wastewater systems.

Faced with the need to expand capacity to accommodate growth, the City of Holtville in Imperial County received \$4.4 million from USDA Rural Development for the construction of a new 2.5 million gallon water tank. In Yolo County, the Esparto Community Services District received two loans totaling \$5.1 million to replace pipelines, drill new wells and construct a 500,000 gallon storage tank.



TOP State Director Ben Higgins joined Holtville's mayor and city manager to turn over the first shovels of dirt at the site of their water tank; BOTTOM LEFT Esparto Community Services District received \$5 million in loans to construct this 500,000 gallon water tank and other improvements; BOTTOM CENTER USDA Rural Development provided access to clean drinking water and improved sanitation to over 14,000 families in 2007; BOTTOM RIGHT Ben Gallegos, public works director for the City of Firebaugh, shows one of the city's pumps to be repaired with funds from USDA Rural Development.



COMMUNITY FACILITIES

USDA Rural Development helps ensure rural communities can offer good schools, quality healthcare and effective fire and law enforcement agencies. In fiscal year 2007, over \$32 million in loans, grants and guaranteed loans was invested in these critical community services and facilities. The Del Norte Community Wellness Center was borne out of the county's growing need for additional health care services. With help from a \$3 million direct loan, several local healthcare entities came together to create the one-stop wellness center. The new 26,000 square foot medical facility, which opened its doors in June 2007, accommodates three times as many medical professionals as the old center, and utilizes telemedicine technology which provides the residents of rural northern California with access to state-of-the-art medical and dental care.

California's Future Farmers of America members received a new home in Galt this year with assistance from \$2.7 million in loans from USDA Rural Development. The facility sits on six acres and serves as the state headquarters for the organization, including classrooms, administrative offices, meeting rooms and state FFA officer living facilities.



LEFT Hundreds of California's FFA members gathered at the grand opening of their new headquarters in Galt; ABOVE The Del Norte Community Wellness Center opened its doors in June 2007 providing access to state-of-the-art to medical and dental care for area residents. USDA Rural Development California invested \$21 million in rural health care facilities in 2007.

"The FFA Center would not be open today without the financial assistance from USDA Rural Development. In addition to the funds, USDA Rural Development staff was extremely helpful in making certain all documents were in order and commitments made by all involved in the construction were honored, from architects to the contractors."

GEORGE GOMES, *Chairman,*
FFA Foundation Board of Directors

PUBLIC SERVICES + CLEAN WATER + HEALTHCARE

COMMUNITY PROGRAMS

continued



ABOVE Sergeant Michael Lyon of the Huron Police Department and canine officer Eric. Among the many first responder agencies assisted in 2007 was the Huron police department, which received \$50,000 to help purchase a canine officer and equipment; ABOVE RIGHT Among the four Community Facilities guaranteed loans made in 2007 was a \$3.8 million loan to Golden Hills School Academy in El Dorado Hills.



COMMUNITY FACILITIES CONTINUED

USDA Rural Development provided over \$1 million in grants and loans in 2007 to assist rural first responders, and allow small communities to purchase much needed fire engines, ambulances, rescue and communications equipment, and more. Two rural police departments, in Huron and Live Oak, received grants to purchase canine officers, as well as additional police protection equipment. The addition of canine units enhances the capabilities of these local law enforcement agencies, and helps them better ensure the safety of residents.

One of four Community Facilities guaranteed loans made in fiscal year 2007 was to Golden Hills School Academy, a non-profit private K-8 school in rural El Dorado County. Golden Hills School Academy received a \$3.8 million guaranteed loan originated by Bridge Bank in San Jose to purchase their leased facility. The guaranteed loan from USDA Rural Development has helped provide the school with greater financial stability as well as the ability to accommodate future growth.



USDA Rural Development invested nearly \$300,000 via the Distance Learning and Telemedicine program to communities such as the Sierra Plumas Joint Unified School District which received a \$133,028 grant to connect five rural schools with access to classes and information available at many of their urban counterparts.

COMMUNITY PROGRAMS—Fiscal Year 2007 Totals

PROGRAM	Loan Guarantee Amount	Direct Loan Amount	Grant Amount
Water and Waste Disposal Loans/Grants		\$30,017,500	\$13,380,800
Community Facilities Loans/Grants	\$22,711,360	\$8,666,030	\$717,055
Economic Impact Initiative Grants			\$707,350
Distance Learning & Telemedicine Grants			\$287,102
Rural Community Development Initiative			\$400,000
Telecommunications / Electric Loans		\$34,965,000	
TOTAL			\$111,852,197

Janice Waddell, Program Director

“Infrastructure has long been a critical issue faced by our community, but with over \$10 million in grants and loans our water and wastewater systems are now being rehabilitated and we can promote expansion of local businesses and recruit new ones. The great team at USDA Rural Development, including Ben Higgins, Janice Waddell, Jose Guardado and Sally Tripp, has definitely brought economic development opportunities and new prosperity to Firebaugh.”

JOSE ANTONIO RAMIREZ,
City Manager, Firebaugh

SINGLE FAMILY HOUSING

Seeking to mitigate the unique challenges created by the California housing market, USDA Rural Development's single family housing programs offer affordable direct and guaranteed mortgages, self-help housing and home repairs. As a result, an increasing number of low- and moderate-income individuals and families are able to realize the American dream of homeownership.



TOP State Director Ben Higgins and CHIP staff join families of the South Jackson Street self-help subdivision in Red Bluff raise a wall on one of their homes; BOTTOM LEFT/CENTER Families building homes in the Los Amigos self-help subdivision in Windsor received certificates for dishwashers from Burbank Housing for working ahead of schedule; BOTTOM RIGHT Susan King and Mary Jay of American Pacific Mortgage in Yucca Valley have been California's top guaranteed housing lenders for the past four years.

AFFORDABLE MORTGAGES

Direct—USDA Rural Development offers direct and guaranteed home mortgages to provide hundreds of families every year with the opportunity to move into their first home. In 2007, over 80 percent of the \$38 million in direct loans USDA Rural Development California obligated were to families building their own homes from the ground up, with the assistance of one of California's 13 local self-help housing organizations. Families contribute a minimum of 30 hours of labor each week through a 10-12 month construction process, and as a result the total home cost is significantly reduced due to the 'sweat equity' invested. Self-help housing does more than help families build affordable homes; it rewards initiative, teaches skills, and strengthens families and communities for many years to come. USDA Rural Development celebrated the successes of self-help housing throughout the month of June for National Homeownership Month.

Guaranteed—For nearly 300 families that may have had difficulty obtaining conventional financing, USDA Rural Development California provided an additional \$55 million in guaranteed mortgage loans. This program's success is reliant on lending partners like Susan King and Mary Jay of American Pacific Mortgage in Yucca Valley, who are no strangers to guaranteed mortgages. For the past four years they have been ranked as California's top lender in guaranteed mortgages, and in fiscal year 2007 they were responsible for 25 percent of the state's guaranteed loans. Located in a rural area of southern California, King is proud of their accomplishments, but explains the program makes it easy. "The guaranteed mortgage fit us so well in Yucca Valley, it made sense to use it," said King. "The program combines the best aspects of FHA and conventional loans, but it is all rolled into one."



HOME REPAIRS

In addition to helping purchase homes, USDA Rural Development offers home repair loans and grants to those homeowners living with health and safety hazards, but lacking the funds to renovate. In fiscal year 2007, \$825,000 was invested to assist families like the Santiagos of Wheatland with upgrades and repairs to their home. Local USDA Rural Development staff worked with Mrs. Vera Santiago to secure over \$14,000 in loans and grants to make necessary renovations to her doors, windows, electrical, and heating and cooling unit. Within three months, Mrs. Santiago not only had energy efficient appliances added, but her safety and accessibility concerns were alleviated through the addition of ramps at every entry and safety screens at her back and side doors. For just over \$30 per month, Mrs. Santiago has the peace of mind that her home is now safer for her and her family, and an added bonus of a one-third reduction in utility costs.



Vera Santiago's home showing before and after repairs that not only helped increase the safety and accessibility of the home, but also reduced energy bills through energy efficient upgrades. This is one of the 151 homes repaired in 2007 with USDA Rural Development's Section 504 home repair program.

"USDA Rural Development epitomizes the word 'partner' more than any other government entity that we work with; their staff is based in the communities where we work while providing significant Federal resources toward housing. They listen to low-income families needs and to our concerns and they respond in a way that makes a difference."

DAVID FERRIER, *Executive Director,*
Community Housing Improvement Program

HOMEOWNERSHIP OPPORTUNITIES

SINGLE FAMILY HOUSING

continued



SINGLE FAMILY HOUSING—Fiscal Year 2007 Totals

PROGRAM	Loan Guarantee Amount	Direct Loan Amount	Grant Amount
Sec. 502 Homeownership Loans	\$55,224,557	\$38,781,922	
Sec. 504 Home Repair Loans & Grants		\$160,450	\$665,150
Sec. 509 Construction Grants			\$15,000
Sec. 523 Self-Help Housing Grants			\$9,634,757
Sec. 525 Technical Assistance Grants			\$100,000
TOTAL			\$104,581,836

Bob Anderson, Program Director

TOP USDA Rural Development and Coachella Valley Housing Coalition staff join the families of the Los Fundadores self-help subdivision in Mecca for a celebration outside the new homes; BOTTOM LEFT State Director Ben Higgins presents a new homeowner at the Valle Grande self-help subdivision in Brawley with his certificate of completion; BOTTOM RIGHT Bob Anderson, Single Family Housing Program Director, helps build fence at the Sierra Vista self-help subdivision in Linda during a USDA Rural Development staff workday.

MULTI- FAMILY HOUSING

Due to limited incomes and high real estate prices, many rural families are compelled to seek rental housing. Through new construction, rehabilitation of existing structures, designated farm labor housing and rental assistance, USDA Rural Development's multi-family housing programs help assist some of California's lowest income rural residents with the basic need for decent, safe, affordable housing.



TOP Multi-family housing projects such as the Washington Plaza Apartments in Earlimart provide safe, affordable rental housing for thousands of low income families; LEFT Completed with help from a \$1 million loan from USDA Rural Development, Washington Plaza Apartments feature a community center with computer lab, as well as an outdoor playground and barbeque area.

AFFORDABLE RENTAL HOUSING

Providing affordable rental housing is another component of USDA Rural Development's housing programs. In 2007, nearly \$5 million was committed for the construction and rehabilitation of 338 rental units in multi-family housing complexes for families and senior citizens throughout the state. Washington Plaza Apartments in Earlimart, completed with help from a \$1 million USDA Rural Development loan, opened in January 2007 and provides 44 area families with affordable rental housing and a community center featuring a computer lab, a playground and barbeque area. USDA Rural Development also obligated a \$1.75 million guaranteed loan, originated by Bonneville Mortgage for the construction of a 64-unit complex in Farmersville. To help ensure affordable rental housing stays affordable, USDA Rural Development provided over \$48 million in rental assistance for 5,390 low-income families living in USDA-financed property in California.

FARM WORKER HOUSING

USDA Rural Development is the only federal agency offering programs to facilitate the construction of dedicated farm worker housing, and in California nearly \$26 million in loans and grants were committed in fiscal year 2007 for this purpose. Partner organizations, including non-profit housing organizations and local agencies, not only assist USDA Rural Development in providing quality, affordable housing to California's farm workers, but also offer a variety of services, including English language courses and personal finance education.

MULTI-FAMILY HOUSING

continued



TOP Sand Creek Apartments in Oroquieta were completed thanks in part to a \$1.8 million USDA Rural Development Section 514 loan made to Self-Help Enterprises; LEFT USDA Rural Development joined Self-Help Enterprises and other partners for the grand opening of Sand Creek Apartments; BOTTOM RIGHT Half of the 60 units in Sand Creek Apartments are devoted to farm worker families, helping ensure a more stable work force for area agriculturalists.

FARM WORKER HOUSING CONTINUED

In addition to constructing new rental housing, USDA Rural Development also provides resources to rehabilitate aging properties. Richland Housing Authority of Yuba City began the process of renovating its 180-unit farm worker complex inside and out. Some of the changes like new siding, windows and doors are more noticeable, but the less apparent energy efficient appliances and heating/cooling systems are equally important. Providing safe, affordable rental housing for farm workers also helps to maintain dependable supplies of labor for area farmers and ranchers.

HOUSING PRESERVATION

With USDA Rural Development's Housing Preservation Grant program 78 homes and rental units were renovated in fiscal year 2007. The grants were made to 11 organizations including tribes, non-profit groups and local governments which identified and completed important rehabilitations ranging from electrical repairs to leaking roofs to crumbling foundations.

MULTI-FAMILY HOUSING—Fiscal Year 2007 Totals

PROGRAM	Loan Guarantee Amount	Direct Loan Amount	Grant Amount
Housing Preservation Grants			\$536,000
Farm Labor Housing Loans/Grants		\$21,700,338	\$4,256,023
Sec. 515 Rental Housing Loans		\$4,910,460	
Sec. 521 Rental Assistance			\$47,210,163
Sec. 538 Rental Housing Loans	\$1,750,000		
TOTAL			\$80,362,984

Stephen Nnodim, Program Director



TOP The Richland farm labor housing complex in Yuba City was rehabilitated including energy efficient windows, doors and heating/cooling units.; FAR LEFT Prior to rehabilitation, the property suffered from corrosion, deteriorated siding, and outdated heating and cooling systems.; LEFT State Director Ben Higgins and Congressman Wally Herger joined the Richland Housing Authority in celebrating the renovation.

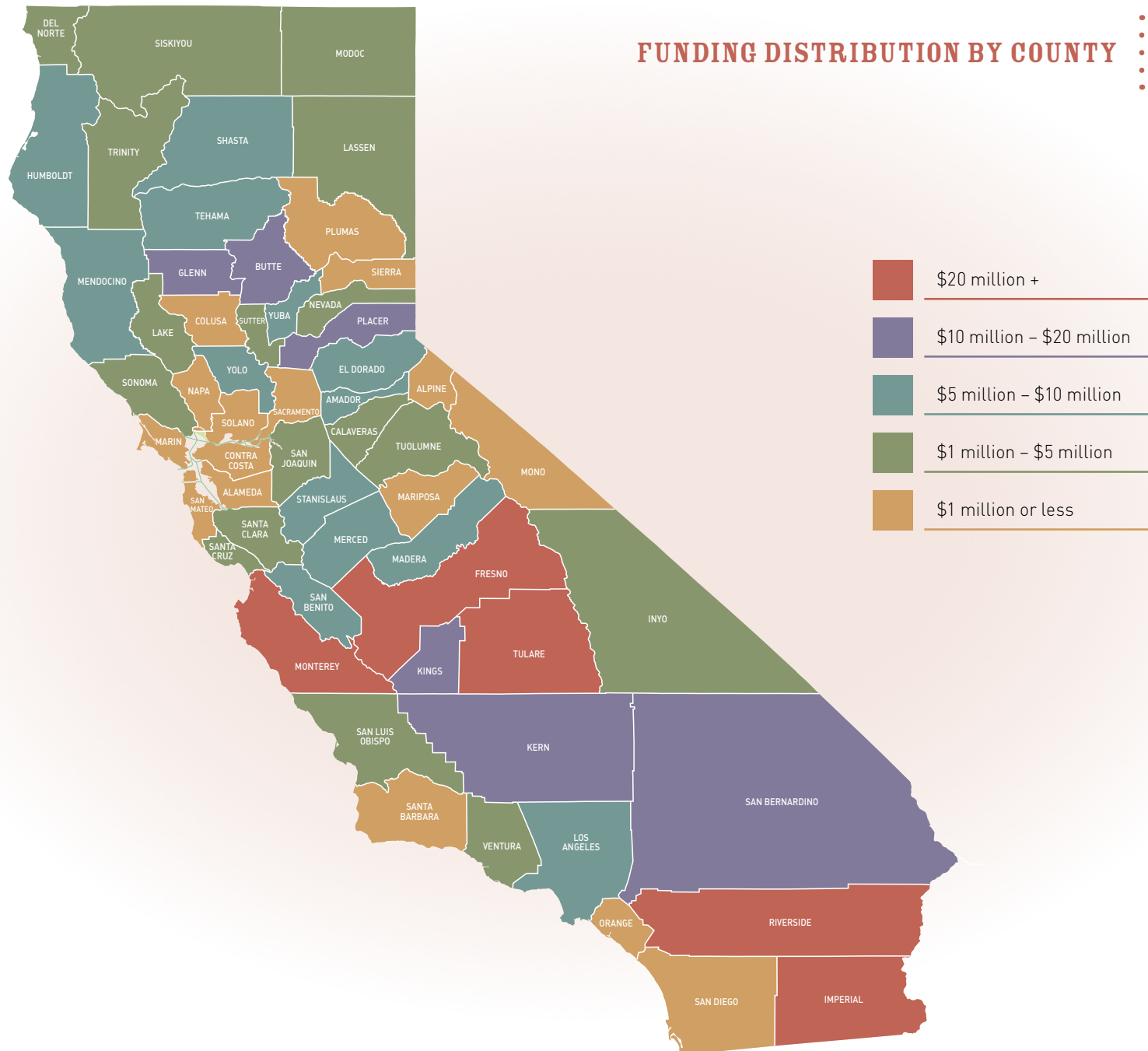
“We look for long term partners that we can work with to provide long term, quality affordable housing. The level of professionalism, personal dedication to helping others, and hard work that is constantly demonstrated by the USDA Rural Development employees from the state office to the local field office is not matched by any other agency we have worked with. USDA Rural Development is not just another agency of the big federal government, but an efficient, friendly and dedicated force for change in the lives of rural Californians.”

WILLIAM E. RICE, *Managing Member,*
Highland Property Development LLC

AFFORDABLE, SAFE HOUSING

FUNDING DISTRIBUTION BY COUNTY

Fiscal Year 2007 Totals



OFFICE	ADDRESS (City is local office)	PHONE	FAX
AREA 1 — GLENN, LASSEN, MODOC, PLUMAS, SHASTA, SISKIYOU, TEHAMA AND TRINITY COUNTIES			
Roger J. Trindade, Area Director		(530) 226-2560	(530) 226-2567
Redding Area Office	3644 Avtech Parkway, Suite A, 96002-9241	(530) 226-2560	(530) 226-2567
Alturas	808 West 12th Street, 96101-3211	(530) 233-4615	(530) 233-8869
Yreka	215 Executive Court, Suite B, 96097-2692	(530) 842-6123 x4	(530) 842-1027
AREA 2 — ALPINE, AMADOR, BUTTE, CALAVERAS, COLUSA, CONTRA COSTA, EL DORADO, MONO, NEVADA, PLACER, SACRAMENTO, SAN JOAQUIN, SIERRA, SOLANO, SUTTER, YOLO AND YUBA COUNTIES			
Ron Tackett, Area Director		(530) 533-4401 x4	(530) 533-4936
Oroville Area Office	150-D Chuck Yeager Way, 95965-5791	(530) 533-4401 x4	(530) 533-4936
Auburn	251 Auburn Ravine Road, Suite 107, 95603	(530) 885-6505 x4	(530) 823-5504
Elk Grove	9701 Dino Drive, Suite 170, 95624-4042	(916) 714-1104 x4	(916) 714-1118
AREA 3 — ALAMEDA, DEL NORTE, HUMBOLDT, LAKE, MARIN, MENDOCINO, MONTEREY, NAPA, SAN BENITO, SAN FRANCISCO, SAN MATEO, SANTA CLARA, SANTA CRUZ AND SONOMA COUNTIES			
Al Aiello, Area Director		(707) 526-6797 x4	(707) 526-8942
Santa Rosa Area Office	777 Sonoma Avenue, E Street Annex, 95404	(707) 526-6797 x4	(707) 526-8942
Eureka	5630 South Broadway, 95503	(707) 443-6714 x4	(707) 442-7514
Salinas	744-A La Guardia Street, 93905	(831) 757-5294 x4	(831) 424-7289
AREA 4 — FRESNO, MADERA, MARIPOSA, MERCED, STANISLAUS AND TUOLUMNE COUNTIES			
Richard Brassfield, Area Director		(559) 276-7494 x4	(559) 276-1791
Fresno Area Office	4625 West Jennifer Street, Suite 126, 93722	(559) 276-7494 x4	(559) 276-1791
Merced	2135 Wardrobe Avenue, Suite A, 95341-6490	(209) 722-4119 x4	(209) 725-2964
Modesto	3800 Cornucopia Way, Suite E, 95358	(209) 491-9320 x4	(209) 491-9331
AREA 5 — INYO, KERN, KINGS, SAN LUIS OBISPO, SANTA BARBARA, TULARE AND VENTURA COUNTIES			
Gurcharan Dhillon, Area Director		(559) 734-8732 x4	(559) 732-3481
Visalia Area Office	3530 West Orchard Court, 93277	(559) 734-8732 x4	(559) 732-3481
Bakersfield	5000 California Avenue, Suite 100, 93309	(661) 336-0967 x4	(661) 336-0857
Santa Maria	920 East Stowell Road, 93454	(805) 928-9269 x4	(805) 928-9644
AREA 6 — IMPERIAL, LOS ANGELES, ORANGE, RIVERSIDE, SAN BERNARDINO AND SAN DIEGO COUNTIES			
John Jebian, Area Director		(760) 342-4624 x4	(760) 347-4074
Indio Area Office	82-901 Bliss Avenue, 92201	(760) 342-4624 x4	(760) 347-4074
El Centro	177 North Imperial Avenue, 92243-2808	(760) 352-4418 x4	(760) 352-0219
Moreno Valley	22690 Cactus Avenue, Suite 280, 92553-9035	(951) 656-6800	(951) 656-0094

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Rita Medina, Administrative Program Director

Janice Waddell, Community Programs Director

Chuck Clendenin, Business & Cooperatives Program Director

Bob Anderson, Single Family Housing Program Director

Stephen Nnodim, Multi-Family Housing Program Director

Sarah Pursley, Public Information Coordinator

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